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Attorney Docket No. 924013-919480

REMARKS

In response to the Office Action, the applicant has amended claims 1, 8, and 16 to more clearly point out the distinguishing features of the invention from the cited reference Sloan *et al.* The minor amendments proposed more clearly point out limitations that are already in the claims, the scope of which are not fully appreciated by the examiner.

Although the cited reference does describe inputting user expense information by the way of push buttons (see paragraph 75), the reference does not describe the interrelation of parameters, and more importantly, an interface to allow a user to adjust and display interrelated parameters. In the Sloan reference, once all of the information is input by the user, the system is run as a batch, in order to provide an output of the information. (See in particular paragraph 77; "after providing the model with his or her life intentions expressed as revenue intentions or expense intentions....the user can select button 250 to run the life path model and initiate the advice generating subsystem"). Sloan *et al.* does not display to the user adjusted parameter setting or values, but rather produces a final result after the batch is run. The user does not have the opportunity to adjust one parameter and see the effect on another parameter. However, such adjustment and display of the effect is possible with the claimed invention. This allows the user to consider the effect, and determine if the effect is desirable and possibly selecting yet another value for the parameter.

For instance, in the claimed invention, the user may use the interface to change a particular parameter, such as an annual percentage rate on a credit card. In response to that selection, the interface will display a change, or corresponding effect, on an inter-related parameter, such as a cash back bonus. The user may keep that setting, or select a new one. This activity takes place prior to creating the financial product for the user. In other words, Sloan does not teach a user interface that displays adjustable controls for controlling financial parameters, and displaying the effect of the controls on other financial parameter settings, as particularly claimed by the applicant. This ability to change financial parameters, and display the effects of inter-related financial parameters are now particularly pointed out in claims 1, 8, and 16.

In view of these amendments, the applicant believes the claims are now in condition for allowance, and entry of the amendments is proper. Favorable consideration is requested.

Please contact applicants' representative if you have any questions.

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No other fees are believed due at this time, however, please charge any deficiencies or credit any overpayments to deposit account number 12-0913 with reference to our attorney docket number (924013-919480).

Respectfully submitted



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